Certificate Number: 13861-PAW-DE-039630603

Bankruptcy Case Number: 24-23072



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 5, 2025, at 7:52 o'clock PM PDT, Benjamin Mark Carpenter completed a course on personal financial management given by internet by Evergreen Financial Counseling, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: May 5, 2025 By: /s/Kelly M Overton

Name: Kelly M Overton

Title: Counselor